

PATENT

Application No. 09/282,747  
Attorney Docket No.: 99-007CLAIM AMENDMENTS  
CLEAN FORM

Please AMEND the claims as follows

1. (TWICE AMENDED) A method, comprising:

receiving, during a transaction, information relating to customer activity of a customer with a first vendor;

receiving an indication of at least one item the customer desires to purchase from the first vendor, the at least one item having an associated total price;

providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and

charging, during the transaction, the customer a second price for the at least one item if the offer is accepted, the second price being less than the total price.

36. (TWICE AMENDED) A method, comprising:

receiving, during a transaction, information relating to customer activity with a first vendor;

receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;

providing an indication of the offer for the subsidy from the second vendor;

receiving a response to the offer; and

charging, during the transaction, the customer a second price for the at least one item if the response indicates that the offer is accepted, the second price being less than the total price.

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37. (TWICE AMENDED) A method, comprising:

receiving, during a transaction, an indication of at least one item that a customer has purchased for a total price from a first vendor;

receiving contact information of the customer;

determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;

providing an indication of the offer using the contact information;

receiving a response to the offer;

receiving a credit card account identifier that identifies a credit card account; and

crediting, during the transaction, an amount of funds to the credit card account if the response indicates that the offer is accepted.

41. (AMENDED) A method, comprising the steps of:

receiving, during a transaction, information relating to customer activity on a Web site of a first vendor;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor;

displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;

receiving customer input via the Web site, the customer input representing a response to the offer;

receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;

receiving, during the transaction, a credit card identifier that identifies a credit card account; and

charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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42. (AMENDED) A method, comprising the steps of:
- receiving, during a transaction, information relating to customer activity at a POS terminal of a first vendor;
  - determining whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determining an offer for a subsidy from a second vendor;
  - outputting at the POS terminal an indication of the offer for the subsidy from the second vendor;
  - receiving customer input via the POS terminal, the customer input representing a response to the offer;
  - receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - receiving, during the transaction, a credit card identifier that identifies a credit card account; and
  - charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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43. (AMENDED) A method, comprising the steps of:
- receiving, during a transaction, information relating to customer activity with an IVRU of a first vendor;
  - determining whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determining an offer for a subsidy from a second vendor;
  - transmitting via the IVRU an indication of the offer for the subsidy from the second vendor;
  - receiving via the IVRU a customer input that represents a response to the offer;
  - receiving via the IVRU a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - receiving, during the transaction, via the IVRU a credit card identifier that identifies a credit card account; and
  - charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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44. (TWICE AMENDED) A method, comprising:

- receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
- receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor, the offer defining an obligation for the customer to fulfill in exchange for the subsidy and the offer being for a reduction in price relative to the total price;
- providing an indication of the offer for the subsidy from the second vendor;
- receiving, during the transaction, a credit card account identifier that identifies a credit card account;
- charging a second price to the credit card account, the second price being less than the total price;
- determining whether the customer has fulfilled the obligation; and
- charging a discount amount to the credit card account if the customer has not fulfilled the obligation, the discount amount being based on a difference between the total price and the second price.

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49. (TWICE AMENDED) A method, comprising:

- receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
- receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
- receiving a response to the offer; and
- providing, during the transaction, the at least one item to the customer for free if the response indicates acceptance of the offer.

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51. (TWICE AMENDED) An apparatus, comprising:
- means for receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
  - means for receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - means for providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and
  - means for charging, during the transaction, the customer a second price for the at least one item if the offer is accepted, the second price being less than the total price.
52. (TWICE AMENDED) An apparatus, comprising:
- a data storage device; and
  - a processor connected to the data storage device,
- the data storage device storing a program for controlling the processor; and
- the processor operative with the program to:
- receive, during a transaction, information relating to customer activity of a customer with a first vendor;
  - receive an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - provide, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and
  - charge, during the transaction, the customer a second price for the at least one item if the offer is accepted, the second price being less than the total price.

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53. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising:

- receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
- receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price; and
- charging, during the transaction, the customer a second price for the at least one item if the offer is accepted, the second price being less than the total price.

54. (TWICE AMENDED) An apparatus, comprising:

- means for receiving, during a transaction, information relating to customer activity with a first vendor;
- means for receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- means for determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
- means for providing an indication of the offer for the subsidy from the second vendor;
- means for receiving a response to the offer; and
- means for charging, during the transaction, the customer a second price for the at least one item if the response indicates that the offer is accepted, the second price being less than the total price.

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55. (TWICE AMENDED) An apparatus, comprising:

- a data storage device; and
- a processor connected to the data storage device,
- the data storage device storing a program for controlling the processor; and
- the processor operative with the program to:
  - receive, during a transaction, information relating to customer activity with a first vendor;
  - receive an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determine an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
  - provide an indication of the offer for the subsidy from the second vendor;
  - receive a response to the offer; and
  - charge, during the transaction, the customer a second price for the at least one item if the response indicates that the offer is accepted, the second price being less than the total price.

56. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising:

- receiving, during a transaction, information relating to customer activity with a first vendor;
- receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
- providing an indication of the offer for the subsidy from the second vendor;
- receiving a response to the offer; and



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charging, during the transaction, the customer a second price for the at least one item if the response indicates that the offer is accepted, the second price being less than the total price.

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57. (TWICE AMENDED) An apparatus, comprising:

- means for receiving, during a transaction, an indication of at least one item that a customer has purchased for a total price from a first vendor;
- means for receiving contact information of the customer;
- means for determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
- means for providing an indication of the offer using the contact information;
- means for receiving a response to the offer;
- means for receiving, during the transaction, a credit card account identifier that identifies a credit card account; and
- means for crediting an amount of funds to the credit card account if the response indicates that the offer is accepted.

58. (TWICE AMENDED) An apparatus, comprising:

- a data storage device; and
- a processor connected to the data storage device,

the data storage device storing a program for controlling the processor; and

the processor operative with the program to:

- receive, during a transaction, an indication of at least one item that a customer has purchased for a total price from a first vendor;
- receive contact information of the customer;
- determine an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
- provide an indication of the offer using the contact information;
- receive a response to the offer;
- receive, during the transaction, a credit card account identifier that identifies a credit card account; and

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credit an amount of funds to the credit card account if the response indicates that the offer is accepted.

59. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, an indication of at least one item that a customer has purchased for a total price from a first vendor;  
receiving contact information of the customer;  
determining an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;  
providing an indication of the offer using the contact information;  
receiving a response to the offer;  
receiving, during the transaction, a credit card account identifier that identifies a credit card account; and  
crediting an amount of funds to the credit card account if the response indicates that the offer is accepted

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60. (AMENDED) An apparatus, comprising:
- means for receiving, during a transaction, information relating to customer activity on a Web site of a first vendor;
  - means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
  - means for determining an offer for a subsidy from a second vendor;
  - means for displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
  - means for receiving customer input via the Web site, the customer input representing a response to the offer;
  - means for receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - means for receiving, during the transaction, a credit card identifier that identifies a credit card account; and
  - means for charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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61. (AMENDED) An apparatus, comprising:
- a data storage device; and
  - a processor connected to the data storage device,
  - the data storage device storing a program for controlling the processor; and
  - the processor operative with the program to:
    - receive, during a transaction, information relating to customer activity on a Web site of a first vendor;
    - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
    - determine an offer for a subsidy from a second vendor;
    - display, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
    - receive customer input via the Web site, the customer input representing a response to the offer;
    - receive a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
    - receive, during the transaction, a credit card identifier that identifies a credit card account; and
    - charge a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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62. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

- receiving, during a transaction, information relating to customer activity on a Web site of a first vendor;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor;
- displaying, via a Web page on the Web site, an indication of the offer for the subsidy from the second vendor;
- receiving customer input via the Web site, the customer input representing a response to the offer;
- receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
- receiving, during the transaction, a credit card identifier that identifies a credit card account; and
- charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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63. (AMENDED) An apparatus, comprising:
- means for receiving, during a transaction, information relating to customer activity at a POS terminal of a first vendor;
  - means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
  - means for determining an offer for a subsidy from a second vendor;
  - means for outputting at the POS terminal an indication of the offer for the subsidy from the second vendor;
  - means for receiving customer input via the POS terminal, the customer input representing a response to the offer;
  - means for receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - means for receiving, during the transaction, a credit card identifier that identifies a credit card account; and
  - means for charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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64. (AMENDED) An apparatus, comprising:

a data storage device; and

a processor connected to the data storage device,

the data storage device storing a program for controlling the processor; and

the processor operative with the program to:

receive, during a transaction, information relating to customer activity at a POS terminal of a first vendor;

determine whether to provide an offer for a subsidy based on the information relating to customer activity;

determine an offer for a subsidy from a second vendor;

output at the POS terminal an indication of the offer for the subsidy from the second vendor;

receive customer input via the POS terminal, the customer input representing a response to the offer;

receive a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;

receive, during the transaction, a credit card identifier that identifies a credit card account; and

charge a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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65. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, information relating to customer activity at a POS terminal of a first vendor;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor;

outputting at the POS terminal an indication of the offer for the subsidy from the second vendor;

receiving customer input via the POS terminal, the customer input representing a response to the offer;

receiving a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;

receiving, during the transaction, a credit card identifier that identifies a credit card account; and

charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.



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66. (AMENDED) An apparatus, comprising:
- means for receiving, during a transaction, information relating to customer activity with an IVRU of a first vendor;
  - means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
  - determining an offer for a subsidy from a second vendor;
  - means for transmitting via the IVRU an indication of the offer for the subsidy from the second vendor;
  - means for receiving via the IVRU a customer input that represents a response to the offer;
  - means for receiving via the IVRU a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - means for receiving, during the transaction, via the IVRU a credit card identifier that identifies a credit card account; and
  - means for charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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67. (AMENDED) An apparatus, comprising:
- a data storage device; and
  - a processor connected to the data storage device,
  - the data storage device storing a program for controlling the processor; and
  - the processor operative with the program to:
    - receive, during a transaction, information relating to customer activity with an IVRU of a first vendor;
    - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
    - determine an offer for a subsidy from a second vendor;
    - transmit via the IVRU an indication of the offer for the subsidy from the second vendor;
    - receive via the IVRU a customer input that represents a response to the offer;
    - receive via the IVRU a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;
    - receive, during the transaction, via the IVRU a credit card identifier that identifies a credit card account; and
    - charge a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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68. (AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, information relating to customer activity with an IVRU of a first vendor;

determining whether to provide an offer for a subsidy based on the information relating to customer activity;

determining an offer for a subsidy from a second vendor;

transmitting via the IVRU an indication of the offer for the subsidy from the second vendor;

receiving via the IVRU a customer input that represents a response to the offer;

receiving via the IVRU a selection of at least one item the customer desires to purchase, the at least one item having an associated total price;

receiving, during the transaction, via the IVRU a credit card identifier that identifies a credit card account; and

charging a second price to the credit card account if the response indicates that the offer is accepted, the second price being less than the total price.

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69. (TWICE AMENDED) An apparatus, comprising:
- means for receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
  - means for receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - means for determining whether to provide an offer for a subsidy based on the information relating to customer activity;
  - means for determining an offer for a subsidy from a second vendor, the offer defining an obligation for the customer to fulfill in exchange for the subsidy and the offer being for a reduction in price relative to the total price;
  - means for providing an indication of the offer for the subsidy from the second vendor;
  - means for receiving, during the transaction, a credit card account identifier that identifies a credit card account;
  - means for charging a second price to the credit card account, the second price being less than the total price;
  - means for determining whether the customer has fulfilled the obligation; and
  - means for charging a discount amount to the credit card account if the customer has not fulfilled the obligation, the discount amount being based on a difference between the total price and the second price.

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70. (TWICE AMENDED) An apparatus, comprising:
- a data storage device; and
  - a processor connected to the data storage device,
  - the data storage device storing a program for controlling the processor; and
  - the processor operative with the program to:
    - receive, during a transaction, information relating to customer activity of a customer with a first vendor;
    - receive an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
    - determine whether to provide an offer for a subsidy based on the information relating to customer activity;
    - determine an offer for a subsidy from a second vendor, the offer defining an obligation for the customer to fulfill in exchange for the subsidy;
    - provide an indication of the offer for the subsidy from the second vendor;
    - receive, during the transaction, a credit card account identifier that identifies a credit card account;
    - charge a second price to the credit card account, the second price being less than the total price;
    - determine whether the customer has fulfilled the obligation; and
    - charge a discount amount to the credit card account if the customer has not fulfilled the obligation, the discount amount being based on a difference between the total price and the second price.

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71. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising:

- receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
- receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
- determining whether to provide an offer for a subsidy based on the information relating to customer activity;
- determining an offer for a subsidy from a second vendor, the offer defining an obligation for the customer to fulfill in exchange for the subsidy and the offer being for a reduction in price relative to the total price;
- providing an indication of the offer for the subsidy from the second vendor;
- receiving, during the transaction, a credit card account identifier that identifies a credit card account;
- charging a second price to the credit card account, the second price being less than the total price;
- determining whether the customer has fulfilled the obligation; and
- charging a discount amount to the credit card account if the customer has not fulfilled the obligation, the discount amount being based on a difference between the total price and the second price.

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72. (TWICE AMENDED) An apparatus, comprising:
- means for receiving, during a transaction, information relating to customer activity of a customer with a first vendor;
  - means for receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
  - means for providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
  - means for receiving a response to the offer; and
  - means for providing, during the transaction, the at least one item to the customer for free if the response indicates acceptance of the offer.

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73. (TWICE AMENDED) An apparatus, comprising:
- a data storage device; and
  - a processor connected to the data storage device,
  - the data storage device storing a program for controlling the processor; and
  - the processor operative with the program to:
    - receive, during a transaction, information relating to customer activity of a customer with a first vendor;
    - receive an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;
    - provide, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;
    - receive a response to the offer; and
    - provide, during the transaction, the at least one item to the customer for free if the response indicates acceptance of the offer.



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74. (TWICE AMENDED) A computer readable medium encoded with processing instructions for implementing a method performed by a computer, the method comprising the steps of:

receiving, during a transaction, information relating to customer activity of a customer with a first vendor;

receiving an indication of at least one item the customer desires to purchase, the at least one item having an associated total price;

providing, in response to the received information, an indication of an offer for a subsidy from a second vendor, wherein the offer for the subsidy is an offer for a reduction in price relative to the total price;

receiving a response to the offer; and

providing, during the transaction, the at least one item to the customer for free if the response indicates acceptance of the offer.

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